2023 Health Insurance Marketplace Open Enrollment Period Stakeholder Kickoff

October 20, 2022
1:00pm-2:00pm ET

Webinar recording: https://cms.zoomgov.com/rec/play/KE7wKF-13O6S0g8evP5FCRpptZI1c1LgZ5s_zCUSrK1a91oCcNRB01bqndGs6kPIPspGZ1v9EQb-8ZT.r3YT4_VLw8YmYw03
Passcode: !D=k*RV2

Stefanie Costello: [Welcome. We are going to give folks just a few minutes to enter the room and then we will get started. Thank you for joining, and good afternoon]. Welcome to our 2023 Health Insurance Marketplace Open Enrollment Period Stakeholder Kickoff Webinar. I am Stefanie Costello, Director of the Partner Relations Group in the CMS Office of Communications. Thank you all for joining us this afternoon to kick off the Marketplace Open Enrollment Period for 2023. Today I am joined by several speakers. Rachel Pryor, Counselor for Health Policy from the Office of the Secretary, will provide remarks on behalf of HHS Secretary Xavier Becerra. We have Bruce Alexander, Director of the Office of Communications, who will provide opening remarks on behalf of CMS. Dr. Ellen Montz, Deputy Administrator and Director of the Center for Consumer Information and Insurance Oversight, will provide an overview of Marketplace Open Enrollment. Leslie Wagstaffe, Director of the Consumer Support Group from the Center for Consumer Information and Insurance Oversight will provide an overview of the assister program. Lastly, I will showcase our partner resources available for use this year. I will also moderate the Q&A session and provide the closing remarks. Before we begin, we have a few housekeeping items. This session is being recorded and the recording and transcript will be posted to Marketplace.cms.gov following the event. Also, while members of the press are welcome to attend the call, please note that all press and media questions should be submitted using our Media Inquiries Form available at cms.gov/newsroom/media-inquiries. All participants will be muted during today’s call. Closed captioning is available via the link shared in the chat by our Zoom moderator. We will have time for Q&As towards the end of the webinar. Please submit questions by using the Q&A function at the bottom of your screen and we will do our best to get to as many questions as possible. And with that, I will turn it over to Rachel Pryor, Counselor for Health Policy from the Office of the Secretary for remarks on behalf of Secretary Becerra. Rachel?

Rachel Pryor: Thank you so much Stefanie. Thrilled to be here with all of you and thank you to our enrollment assisters, our navigators, our organizers, state and local officials and advocates I hopefully I did not leave anyone out that joined us today for all the work that you are doing to connect people with coverage. We can't have access to care until we actually have health insurance coverage so the role that you all play is critical to helping people have longer and healthier lives. As was mentioned, I work closely with Secretary Xavier Becerra. I am his counselor which means I have the privilege and honor of working with him and CMS on issues related to the Affordable Care Act, Medicaid, and behavioral health. I am so excited to be with you today because the ACA is so near and dear to Secretary
Becerra’s heart. He takes great pride in helping to have passed the Affordable Care Act as a congressman and hitting the pavement after passage to gain buy-in to the law and to get people enrolled in coverage any way that he possibly could. As the Attorney General of California in 2020, Secretary Becerra led the three year plus legal fight to save this law before the Supreme Court. We are all very grateful to him for that work and as HHS Secretary, it has been one of his top priorities to protect and expand the ACA and have the best possible Open Enrollments that we can have and I know we are going to do that this year. I wanted to say just a couple words that under the Biden-Harris Administration and in partnership with many of you on the call today, we’ve made historic gains in the number of people with access to health care. The uninsured rate of Americans has dropped to a historic low of 8%. 14.5 million people signed up for 2022 healthcare coverage through the Marketplace including nearly 6 million who newly gained coverage. Thanks to the Inflation Reduction Act, we are able to continue to provide the enhanced ACA subsidies that will allow 13 million Americans to continue saving an average of $800 per year on their health insurance premiums. Now with the opening of the 2023 Open Enrollment Period, we have a chance to continue building on the success. And as I mentioned, I think it’s going to be our best year yet but we are going to need you to help us out. We need you to get the message out there, especially to our underserved communities. We need your help in reaching people where they are and to connect them to health coverage and we need you to reach millions of people through digital ads, virtual events, and peer to peer texting during Open Enrollment. In short, we need you to hit the pavement in any way, virtual or real that you possibly can, to help us get as many people as we can connected to coverage. From our end, I will commit to you that HHS, our family of agencies here at the U.S. Department of Health and Human Services will continue to work ourselves. This afternoon you will hear from my CMS colleagues who are preparing HealthCare.gov for the beginning of Open Enrollment and putting together resources that will help you and your work.

We are working with our state-based marketplaces, our state regulators, and our health insurers to make sure they are ready for what we know will be another historic Open Enrollment Period. We’ve invested $98.9 million in grant funding to 59 returning navigator organizations to help consumers navigate enrollment and make health coverage more equitable and accessible to everyone. We believe that these awards will enable navigator organizations to retain staff and add more than 1,500 existing navigators who are trained to help consumers find affordable comprehensive health insurance in nearly every HealthCare.gov state and county. Secretary Becerra often tells those of us who work closely with him to not be mild in our work so I’m going to say the same thing today which is please don’t be mild. Please do everything that you can think of to possibly do to reach those people who haven’t had the benefit of health coverage yet, or who need to stay enrolled. Please make sure that you and your organization have a plan for Open Enrollment if you haven’t already. Help us think about what worked well last year and what we can do better this year to enroll more people in coverage, because if we all do our jobs at the end of Open Enrollment, more people will have health insurance, less people will go bankrupt because of an illness and more people will be unafraid to seek care because they now have the means to actually access that care. Thank you again for all that you do and with that, I will stop talking and hand things over to my CMS colleague Bruce Alexander. Bruce?

Bruce Alexander: Thank you, Rachel. Good afternoon, everyone, I am Bruce Alexander, Director of the Office of Communications at CMS. Thank you for joining us today as we embark on another year of Marketplace Open Enrollment. I’m pleased to share our core messages, outreach and engagement phases, and a call to action for the upcoming Open Enrollment Period. Before I move forward, I want
to thank each of you for your support during Marketplace Open Enrollment over the last nine years. With your help, we’ve been able to enroll more people in quality coverage through the Marketplace and in 2022 alone, we enrolled a record-breaking 14.5 million people as Rachel mentioned earlier in the Marketplace. Thanks to your help, this work could not have been accomplished without you – our trusted champions, organizations, navigators, certified application assistance, agents and brokers, partners, and other stakeholders and assisters. This year, we are counting on you to help us continue the momentum and enroll people in the coverage they need and deserve. The Biden-Harris Administration believes health coverage is a human right and is investing in a robust Open Enrollment campaign. We are continuing a high level of outreach to ensure more people get covered, and we continue to invest in the health equity-centered outreach campaign to address health disparities. We’ve also invested in help available to consumers so they can get the assistance they need to enroll in coverage. For example, in August, CMS invested nearly $100 million in the Navigator program which builds on the investment the Administration made in the program last year to connect people to coverage. We want everyone to know that not only are we investing in our outreach campaign and the help available to enroll in coverage, but that coverage continues to be affordable for new and returning consumers. For this year we are asking our partners and people across the country to share three messages. First, the new law. Thanks to the Inflation Reduction Act, quality health coverage will continue to be affordable and accessible. Next, low prices. Four in five customers will be able to find health coverage for $10 or less per month. Third, more people qualify. Whether you are uninsured, don’t get insurance through your job, or if you are looking to find health coverage at a lower cost, this Open Enrollment Period is for you. CMS is focused on reaching out to people to help them get the coverage they need. We are committed to educating them about the quality plans available and the financial assistance they may qualify for when applying for coverage.

Our outreach and engagement efforts are divided into four phases to ensure we are reaching consumers at the right time with the right message. Those four phases, phase one, from October 1 to October 31, is the Pre-Open Enrollment Outreach and Enrollment Phase. We are focusing on educating partners about Open Enrollment, key messages, and available resources. Phase two, from November 1, our kickoff to December 15, Open Enrollment begins. This phase focuses on getting as many people as possible to enroll in health coverage by the December 15 deadline. They will have coverage that begins January 1, 2023. Ok? Phase 3, December 15 to January 15, is the final push for Open Enrollment. This phase focuses on getting anyone who needs health coverage to enroll in coverage before the enrollment deadline of January 15, 2023. Otherwise, consumers will need to qualify for a Special Enrollment Period to enroll in coverage after January 15. Phase four, January 16 to February 1. We are promoting the use of new insurance (Coverage to Care). During this phase, we will educate consumers on how their coverage can be used during the plan year. Throughout these phases, we will continue to keep our partners informed of resources and information. Stefanie Costello, Director of the Partner Relations Group, will share some resources available for use later in the webinar. This Open Enrollment season, we encourage partners to ensure those resources that you learn about today with your networks, develop outreach plans and to help enroll more people in the Marketplace this year. Again, thank you all for your continued support and hard work as we work to increase access to affordable coverage options among the uninsured and underinsured. Now I would like to turn it over to Dr. Ellen Montz, Deputy Administrator and Director of the Center for Consumer Information and Insurance Oversight, for an even deeper deep dive on Marketplace Open Enrollment. Dr. Montz?
Dr. Ellen Montz: Thank you, Bruce, and good afternoon everyone. I will stay on the thank you train and send out my sincere sincere thank you to all of you for all that you do to connect folks to coverage that is so often life-affirming and quite often lifesaving, so thank you thank you for all that you do. I will also keep this train of excitement going and show that for this year’s upcoming Open Enrollment, our 10th for HealthCare.gov. It is incredible to see how far we have come over the last decade, especially as folks have mentioned and I do not mind mentioning again as we experienced during last Open Enrollment our record-breaking 14.5 million people signed up for health insurance coverage through the federal Marketplace. We know that one of these drivers of these numbers was the record affordability, thanks to the new subsidies first made available by the American Rescue Plan in 2021, which meant millions across the country saw substantial savings on their premiums, 50% on average for those net premiums. These provisions and additional tax credits are providing new affordability to consumers across the country through two mechanisms. First, by enhancing the premium tax credits made available under the Affordable Care Act, so really boosting up the affordability and previous underlying Affordable Care Act tax credits. Second, by extending the tax credits for the first time to people with families above 400% of the federal poverty level by capping their required income contributions at 8.5% of income. I always like to take the opportunity to stop for a second and just kind of really understand what that means for these folks. Without these additional premium tax credits, more than half, about 60% of individuals and families on the Marketplace in 2022 with incomes between 400% to 500% of the federal poverty level, that is about $50,000 to $60,000 for an individual, would have paid over 15% of their income in premiums had it not been for these additional tax credits. These are incredible savings that folks are able to keep in their pocket and spend on other life necessities. Now, thank goodness, we have with the Inflation Reduction Act, the extension of these tax credits until 2025. As Bruce mentioned, we are absolutely counting on you to tout this new law and the continued record affordability savings. The good thing is that we are ready to make the savings available to the American people across the federal Marketplace and all of our state-based Marketplaces, beginning with the Open Enrollment Period starting November 1. That is thanks to that partnership we hold so dearly with our state-based Marketplaces, our state regulators, and our qualified health plan issuers, and stakeholders like you to make sure that we are always ready to implement additional benefits for the American public. Another exciting update for Open Enrollment this year is the correction of what’s known in the D.C. world as the family glitch. Knowing that many of you out there are on the ground helping people enroll in coverage, I know that you have experienced the family glitch personally, most likely with some customers or some members of the community that you helped along the way. This administration estimates that about 5 million family members of employed individuals across the country previous to the final rule that was put out, were barred from receiving Marketplace subsidies. Just last week with the final rule that the IRS published, might have been two weeks now where we stand, we have revisited that rule and IRS finalized an update that would determine affordability of employer-based coverage based on all members’ offered coverage rather than the individual. This is incredibly important so for family members that may have had an unaffordable premium through their spouse, parents, employer-based health insurance plan would are now unlocked from that conundrum and able to purchase health insurance coverage on the Marketplace with the benefit of these enhanced premium tax credits. Just like the extended subsidies, we are ready to go live with our new rules and all of our application interfaces beginning November 1, whether it is a customer signing up on healthcare.gov, whether that is someone calling the call center, or someone reaching out for help from our assisters, agents and
brokers, and our navigators. Each of these stakeholder groups will receive a training in the very near future about how our HealthCare.gov Marketplace asks questions and calculates this family glitch situation to ensure folks have ready access to that subsidized coverage from HealthCare.gov. Additionally, we know how incredible affordability has driven enrollment in the Marketplace. But while that is a necessary component of the success that we experienced last year and as Rachel said we know we will experience this year as well with your help, while it is a necessary component it is not sufficient for ensuring that folks actually enroll in that coverage. Therefore, we know that part of our success last year was based on both a significant increase in the availability of our in-person assistance, through our navigator program and others, and also through the outreach that we did on the airwaves, whether that’s radio, television, on buses, at gas stations, you name it. This year we are continuing to focus on these important areas with a substantial, and again, multi-channel, multi-language campaign. We are going to again couple this with as folks have mentioned, our recent award of nearly $100 million dollars in funding to our 59 returning navigator organizations. We will continue to work closely with navigators, certified application counselors, community partners, agents and brokers to ensure that we are both helping you all amplify the message of Open Enrollment but also helping you train on any of the new features of the Marketplace this year. Come to us for help. We have great partnerships with you all and I thank you for that. As you have seen from my remarks, this Administration has made expanding access to health insurance and lowering costs for American families a top priority. Starting next week, consumers will be able to preview these options for 2023 and just a preview here, folks will continue to see these record levels of savings and record levels of options available on healthcare.gov. I really look forward to opening the doors for a little bit of a preview and ultimately, opening our doors for enrollment on November 1. Whether it is making sure current consumers are enrolled in the right plan for next year, or bringing new folks to the doors of HealthCare.gov, let’s make this year’s Open Enrollment the most successful one yet and I know we can do that with your help. I will now pass the mic to Leslie Wagstaffe, the Director of our Consumer Support Group here at CCIIO to provide more details on our historic investment in assisters and how awesome and ready to rock and enroll they are. Turn it over to you Leslie.

Leslie Wagstaffe: Thank you Dr. Montz. I will say, I guess I am the next stop on the thank you and excitement train. As she mentioned, we are all super excited about this upcoming Open Enrollment Period and we are also excited about the historic investment in the Navigator program again this year. So just a little bit about what those additional funds will be used for, the grantees will be using these to hire additional Navigator staff and expand in person navigation services to more locations across their state, including rural and hard-to-reach areas with limited access to resources and technology. They will also be targeting more outreach efforts in areas of high need and they will also be increasing enrollment assistance capacity through the use of virtual and telephonic appointments with more non-traditional hours of operations for appointments to be made available such as on weekends or evenings. The Navigator organizations are continuing to build upon the work they did during the 2022 Open Enrollment Period, helping consumers navigate the enrollment process and find affordable, comprehensive health coverage. For this year’s Open Enrollment Period, navigators will continue to leverage resources and networks to maximize their outreach to consumers to help minimize the loss of coverage. Navigators will help families and other underserved communities gain access to health coverage options through the Marketplace, Medicaid or CHIP. Navigators already assist with enrollment applications and help consumers receive financial assistance through HealthCare.gov.
With the additional funding, these organizations are also planning an expansion of staffing, outreach, and program activities to support the forthcoming Medicaid unwinding process. Our Certified Application Counselors are also continuing their hard work in preparation for Open Enrollment as well, and we are so excited about the work that they are doing to get folks enrolled. This year we’ve made some changes to our Certified Application Counselor open season timing to support organizations and FFM states during the unwinding period. The Certified Application Counselor Designated Organization application window typically runs from June 1 to August 31, but this year we’ve extended that application window for new applicant organizations who want to become a Certified Application Counselor Designated Organization, to November 1. There will be another open season or application window once the Medicaid unwinding begins. As these updates demonstrate, CMS is excited for this Open Enrollment Period and remains committed to connecting people to the best health coverage options for which they are eligible – now and at the end of the public health emergency. We feel like support from our experts like our assisters will be key to those efforts. I just want to say thank you for all the work you are doing and continue to do. I will now hand things back over to Stefanie in the Partner Relations Group to review some partner resources. Thanks again.

**Stefanie Costello:** Great, thank you very much. I know that was a lot of information and we have some chats coming in and questions so we will do our best to get to those. I want to take the next little bit of today’s webinar to go over some of the resources we have for outreach and education that are available now and some that are going to be available next week so just to give you all the heads up about that. I’m going to share my screen and we are going to go right into the resources we have posted online. So hopefully everyone is familiar with [marketplace.cms.gov](http://marketplace.cms.gov). That is our main outreach and education site. This is where all of our tools and toolkits are available for this year and where we will be posting anything that is available between now and the beginning of Open Enrollment and then throughout Open Enrollment. A few things I wanted to talk to you all about today that I know you all have eagerly been waiting. We have here the first section are some resources for our Champions for Coverage and partner resources. We have this year something kind of new and it is called a Virtual Event in the Box. What we have done is we’ve put together, kind of a little how-to guide along with some resources for you to use in your organizations or for you to share with other local organizations that you work with to be able to share information about the Marketplace. In here, we have our key messaging that we want you all to remember – the new law, lower prices, and more people who qualify. Those three things are definitely what we need shared this year and that we think will have a big impact in getting more people enrolled in health insurance this year. I know we've been over those messages before but they are right here so you can reference them and use them again. We have here kind of put together in one nice spot all of the Marketplace materials that might be helpful. These can be ordered online at our warehouse but they can also be downloaded and printed. When available, we have as you can see here, the English and Spanish versions. We have a need health coverage two-sided conference card. We have a three-page fact sheet of Questions to Ask Yourself When Choosing a Plan. Some of those are also available in other languages. The Marketplace Application Checklist, that’s a one-page checklist and we have that available in lots of different languages. We have a Get Covered fact sheet which has been very popular and a good fact sheet to share with people. That’s in English and Spanish. We have a brochure on the Health Insurance Marketplace, a poster which you can print and hang, and then a fillable flyer which I think that’s one of everybody’s favorites. It is always downloaded a lot so we have the updated versions in English and Spanish. So, what you can do with
these is kind of tailored for if you are having an event where there is going to be a lot of people coming by, perhaps you have a table or people are going to be coming in and out of your organization and you want to have information specific to the Health Insurance Marketplace, these are the resources that you can have printed and available for people. Again, they are also available to be ordered from the warehouse. You can use these materials to educate your community partners or colleagues about Open Enrollment. You can display the poster and materials in your organization or you can take it down to partners that you might work or to community stores or to barbershops, coffee shops, libraries, if you are going to have any health fairs, if there is going to be any big food drives that are going on around the holidays, anything like that, we encourage you to have those posters and materials available. You can host a conference call or webinar and you can use this information to help educate those attending. And then of course, handing out materials for people who might need health insurance. We are also encouraging you to partner with local enrollment Navigators, Certified Application Counselors. If you are in your area and you know you might have an opportunity where there will be a large number of people gathered who might qualify for the Marketplace then we encourage you to reach out to your Navigator and see if you can have an in-person enrollment assistance there. These are specifically ways to use the box. Then we have our key websites and we are going to put this link up and all of these websites up at the end of our presentation today. That’s the event in a box that we have. I mentioned Navigators. If you are not familiar with who your Navigators are in your state or your area, we encourage you to check out the Navigator awardees contact information -- the link is right here -- and you can go ahead and contact them and let them know that you are interested in partnering with them to share information about the Marketplace. We have another program called Champions for Coverage. Thank you to the Champions who have called in today. If those of you who are new on today’s call and are not sure what the Champions for Coverage program is, it is a program we run out of CMS for organizations who want to educate individuals about the Marketplace Open Enrollment Period. You don't need to be in assister, you don't need to be a Certified Application Counselor or Navigator, just an organization who is wanting to share information. If you are interested in being a Champions for Coverage, we have the link here and we also have more information about the Champions for Coverage. We do list our Champions for Coverage on our website and we have a list of the current Champions for Coverage located here. We also have a dedicated mailbox for our Champions for Coverage. If you have specific questions, you can always email us at Champion@cms.hhs.gov. We also kept right up here is the Find Local Help Website so this is a really handy tool, again, if you are wanting to know who in your area to contact about assisting folks in enrolling in Marketplace, this is the link for you. A lot of you have called in specifically for this next section. This is on our theme weeks. Again, the thank you train, you all did a wonderful job last Open Enrollment working with these theme weeks and helping us target some specific audiences and getting information to them, and really taking the time to focus on those audiences, letting them know they are important and that we are wanting to make sure they have the information they need for Open Enrollment. We have our theme weeks for this year. They are posted right now so you all can hopefully go pull this down. I will go through this with you all. This next week starting next Sunday, we have the Get Ready for Open Enrollment Week of Action. We are just encouraging everyone to start getting the word out. As Ellen said, the window shopping will launch next week so folks are just out there getting ready. Our first week of Open Enrollment is November 1st and that’s when it begins. This is going to be our Latino Week of Action. Following in November we have the week of November 6th is our Pre-Existing Conditions and Disability Week of Action and our Health
Centers Week of Action. The week of November 13th we have a Black Americans Week of Action and Rural Week of Action. During the week of November 20th is Thanksgiving week so we have just a general Thankful for Coverage Week of Action. I was just in a meeting this week where we've heard about some faith organizations who are coming together with some Navigators or with different health partners. They might be giving away turkeys with some faith communities and they are going to have some assistants there and information about the Health Insurance Marketplace so something like that around other organizations who are celebrating and being thankful. We encourage you to celebrate and be thankful for the coverage. For the week of November 27th, we have our American Indians, Alaska Natives, and Tribal Week of Action and our LGBTQ Week of Action. In December, we have our Gig Workers Week of Action and Small Business Week of Action for the week of December 4th. The week of December 11th, we have our AANHPI Week of Action and Women's Week of Action. For December 18th, we have Give the Gift of Health Care Week of Action and then for the week of December 25th we have the Health and Wellness Week of Action. In January rounding out Open Enrollment, we have January 1st is Faith Week of Action and Men's Week of Action. The last week, we have the Last Chance Week of Action and we are also going to be celebrating young adults so I believe there is a Young Adults Day of Action that week and so the whole week we are going to be celebrating young adults and then Early Childhood Education Workers Week of Action. Those are our theme weeks this year. If you go back to our main webpage, you will see that we have some resources already up in November. We heard you all from last year, and you wanted resources earlier. You wanted to be able to plan for me a few weeks in advance so we heard you and we've updated this through November. In a few weeks we will add the December ones and a few weeks after that the January ones so December and January will be coming but for now, we have the November Weeks of Action up. These weeks of action, you will see inside that there is -- I will pull one up for you to take a look at -- we have some social media graphics and we also have some copy text for you to be able to use in social media. You can also use that. People can use it in text messaging or the bottom of receipts so that's there now. By next week, this Word document will look a little different because we are going to include some specific talking points for each of the Audience and a five things to know section as well for each of these. Right now, they are up with just our social media messaging. Next week we will be adding in the talking points and the five things you need to know and that’s really what each of our toolkits will be. We definitely want to hear from you so if you are Champions and you are doing work around these weeks, please email us at champion@cms.hhs.gov. Feel free to again use our social media. Following that, we have some graphics, so we have the copy for the social media here and the toolkit, and then we have some theme weeks graphics. I do want to point that for some of the days, we have specific social media graphics so for Veterans Day we have some, for National Rural Health Day, for Thanksgiving so in addition to the weeks we have some targeted days as well. Following that we have our partner education webinars. Today is the first so it's our kickoff and then we are going to hold one essentially once a month throughout Open Enrollment. We are going to have some additional information for you all on November 2 about outreach and education and some special guests on that webinar. We are going to have one on December 13th, this is two dates before the final day to enroll if you want health insurance by January 1st. We are going to have one on January 10th right up before the end of Open Enrollment and then at the end of January we are going to do a health literacy webinar where we
go our Coverage to Care resources so that you all are aware of how to educate consumers on how to use their health insurance. We also have more information here in resources that you can download and use. We have our customizable materials that y’all are used to here and then some glossaries. We will be adding to this throughout Open Enrollment. Like I said, we will be adding to the theme weeks as well. We will have a listserv going out which will draw attention to any updates or new links that we put on there. If you received the email to this webinar, you should be on the listserv and you will be getting a listserv message next week with all of our updated information. I know this is a lot. Take some time to go through and look at these great resources, especially around the theme weeks, and we really look forward to working with you and sharing this information during Open Enrollment.

With that, I’m going to stop sharing my screen and we are going to go into our Q&A portion of today’s call. I’m going to go through and look at some of the questions that came in earlier, and I’m sure you all were chatting some as I was talking so I will be able to go through those as well. The first couple questions that came in, we had some questions around lawfully present individuals and some questions around how do you know if someone qualifies if they are a new resident who just started working this year but they might not have minimum income required. My colleague Tasha is going to drop into the chat a link for you to be able to look at what the requirements are around immigration status and income. This will also be helpful, we had a couple other questions about what it means to be lawfully present and questions on if someone who has DACA can qualify if that would be accepted. If you go to the links that Tasha is putting into the chat now, that is your best resource for some of those very specific questions around immigration. We also had a question around income and household about clarifying that the income used for subsidy determination, what type of income that should be when the type of income that you are reporting to the IRS at tax filing, some specifics there. Tasha is also directing you to healthcare.gov. There is a great income and household information section there so she is putting that link in there. Also, a couple other questions we received about window shopping so again, Ellen mentioned that would be available next week so check back for that one. We did have one question about the public health emergency and if that ended. Right now, the public health emergency was extended and that will go through almost the middle of January right now so it was extended for 90 days. Right now, for Open Enrollment, if someone currently has Medicaid because of the public health emergency, they are insured, and so with the Health Insurance Marketplace we are looking for people who don’t have insurance, who need insurance, and for people who are currently enrolled of course to go in and check their options and their plans. I was wondering if – I know there are a few folks from CCIIO on here -- but we did have a couple of follow up questions about the family glitch. Is someone able to just jump on and talk a little bit and just refresh the family glitch answer?

**Dr. Ellen Montz:** I’m happy to Stefanie. Again, Ellen Montz, Director of CCIIO. I also want to point folks to, I believe we will have some trainings and some additional materials available next week so we will make sure to send those around to this group and many of you all are on these kind of webinars and we will be able to kind of dig into the nitty-gritty of what this consumer experience or the assister experience looks like as you are working through the application and how they might look a little different in order to happily implement the new IRS rules. Just to back up a little bit, we all throw around the words family glitch like everybody knows what we are talking about but just a reminder to folks, in order to receive premium tax credits on the Marketplaces, on healthcare.gov, on state-based marketplaces, you or your family members cannot be eligible for other minimum essential
 coverage. In the case of employer-based coverage, that comes with an affordability kind of exception and so in order to qualify for premium tax credits on the Marketplace, you or your family can’t have an affordable offer of coverage through your employer or your spouse’s employer or the employer of someone in your family. The way that the law sets forth, the statute sets forth, that kind of affordability threshold is right around 9% of income, and I know that there was a question in the chat about that and yes that affordability threshold for employer-sponsored insurance remains the same. The difference is this -- before the new rule, the way that the affordability of employer coverage was assessed, determined, was based on coverage for the individual employee and whether their required premium for their employer-sponsored plan was less than about 9% I think it is a little over of income. What that old rule meant was that as long as the employer was offering their employee affordable coverage, that premium that the employee was required to pay, for example family coverage, was not really contemplated under that affordability calculation. We have about 5 million Americans estimated, 5 million folks in the United States that were kind of locked out of premium tax credits because they had unaffordable coverage through their employer but due to a technicality and a regulation was technically affordable. What this new IRS rule does is says, no no no, the affordability of employer-sponsored coverage should be based on what the whole family would need to pay for that coverage and whether or not it is above or below that 9% threshold. The new rule, by making that change in that definition, and you will see that reflected in the healthcare.gov questions as it is not just asking folks about the individual employee’s premium but also the family premium, that kind of unlocks that capability that new capability for millions to get affordable Marketplace coverage. Much more to come from us as it relates to kind of specific walk-throughs of how you can ensure that folks you are helping in your community or maybe your customers take advantage of this new right reading that was placed under the new regulation. Thanks Stefanie. More to come.

Stefanie Costello: Thank you. So, we had one question come in. When will renewal letters for healthcare.gov policyholders be sent out? Policyholders should have heard from their issuers already or will be very soon so they should be to y’all by November 1. Thank you for that question. A few questions came in about resources so I just want to say Tasha put in the website that I was walking through which is marketplace.cms.gov so that was put in the chat so you can pull the link there. We will also be sending out a listserv which will have the links we discussed today, as well as that link and the tools and toolkits. A question came in around social media, the toolkits that we have posted. The social media toolkits we have posted are for the theme weeks coming up and some of the other days that are happening during Open Enrollment. The social media toolkits are also up for 2022 SEP's and so those are up because there could still be consumers out there who might qualify for a SEP and need coverage for 2022 that is going to overlap a little bit with Open Enrollment for the end of the year so that’s why the toolkits are still up for folks who might want to focus on that for this year. Then we have our new targeted social media for this Open Enrollment which will be for plan year 2023. We also had some questions and clarifications about when Open Enrollment ends. Open Enrollment ends January 15th in 2023, however we encourage folks to enroll by December 15th. If they enroll by December 15th, that means they will have their coverage start on January 1st. If you enroll between December 16th and January 15th, your coverage won’t start until February 1st so those are just some distinctions there. The other question I had was about the Champions for Coverage program so the link is on marketplace.cms.gov. There is a form there. Again, this is not to be an assister but an organization who is willing to go out and share information about Open Enrollment and educate those.
They can be an assister or they don’t have to be. I think we have a good variety of health centers, we have some stores, we have some libraries and we do have some navigators so all sorts of different folks. Tasha just posted in the chat for everyone the final rule from IRS on the family glitch so it is a little wonky but take some time to go through that to answer some additional questions. That’s it today for our Q&A portion.

Before we close out, I just wanted to share and kind of reiterate the call to action. Our goal is to get as many people enrolled in health coverage as possible, and we need your help to make that happen. We are asking you to spread the word that this new law continues to allow millions of people to qualify for affordable plans. Four out of five people will be able to find plans for $10 a month or less after financial assistance, and if a consumer has looked at health coverage before, it is worth returning to healthcare.gov or cuidadodesalud.gov to see if they qualify for financial help now. We encourage consumers who need help enrolling in coverage to visit, find local help or to call 1-800-318-2596. Help is available 24 hours a day/7 day a week, and it’s free, and assistance is available in over 200 languages. Use these materials available on marketplace.cms.gov to educate consumers and your partners about the Marketplace Open Enrollment Period, and to develop your targeted plan to amplify Open Enrollment and the affordable coverage available. Try to align your outreach and events with the theme weeks discussed earlier, including the first two theme weeks, the first one being next week, which is Get Ready for Open Enrollment, and the first week in November which is Open Enrollment Begins and our Latino Week of Action. Finally, remember that CMS can’t do this without each and every one of you and your organization, and we are so thankful for all you do and your continued support and work each year. Thanks to all the speakers for sharing important information about the 2023 Marketplace Open Enrollment Period. As mentioned at the top of the call, we will post this recording and transcript from today's webinar to the marketplace.cms.gov page in the next week or so. We encourage you to join us for our next webinar which is going to be on Wednesday, November 2 at 3:00 p.m. Starting our next ones, they are going to be at 3:00 p.m. instead of 1:00. We will continue learning about the resources and materials available to help you in your outreach and enrollment efforts. To register for the upcoming webinar, please use the link posted in the chat or in the email you received about this event. I do want to note we had two registration links. There was a registration link for today’s call and then there was a separate link for the November 2nd and the December and January calls. That’s one registration link for the next four calls so make sure you click on that other registration to get the information for the November 2nd call. Please share the invitation to this webinar series with your networks and colleagues. We just want to thank you one more time for being with us today. We hope to see you early next month, and we wish you luck next week as you are getting ready for Open Enrollment. This concludes today's webinar. I hope everyone has a great rest of the day.